

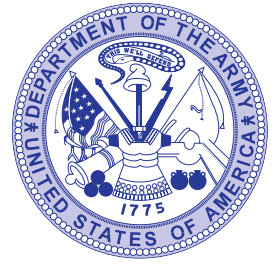


A Winning Team

**Rural PPO
Program**



**The Department of Defense
Nonappropriated Fund
Health Benefits Program**



The Rural PPO Plan

You live in an area where you may enroll in the Traditional Choice® medical plan *or* the Rural PPO medical plan. The Rural PPO Program is identical to the Open Choice® PPO Plan currently offered to other Department of Defense NAF employees and features the same plan of benefits. With Open Choice and the Rural PPO, you have access to two benefit levels:

- **Preferred care benefits.** When you utilize a physician or hospital that participates in the Rural PPO Program, you receive the higher level of benefits. Most services are covered in full after your copay, with no deductible. Preventive care services are covered at 100%. There are no claim forms for you to complete and no precertification requirements for you to initiate. These functions are the responsibility of the participating physician or hospital.
- **Non-preferred care benefits.** When you utilize physicians or hospitals that do not participate in the Rural PPO Program, you receive the lower level of benefits. You must meet a deductible before the plan pays benefits for covered services. You submit a claim form to Aetna to be reimbursed for covered expenses. If your doctor recommends surgery or certain outpatient procedures, you must start the precertification process yourself by calling the toll-free telephone number on your identification card or by contacting Member Services.

The Rural PPO Network

To provide PPO network access in your area, Aetna has partnered with Multiplan, a national network vendor and one of the largest, most experienced providers of healthcare cost management solutions. BCE Emergis, another of Aetna's Rural PPO vendors, was recently acquired by Multiplan.

You can obtain a listing of physicians and hospitals that participate in the Rural PPO Program by accessing the Rural PPO version of DocFind, Aetna's online provider directory. To identify Rural PPO physicians and hospitals located in your area online, please use the web addresses below, since Rural PPO doctors and hospitals are not displayed on Aetna's standard version of DocFind. Although Multiplan has acquired BCE Emergis, both web addresses will be available for a limited period.

- For the Emergis network:
www.aetna.com/docfind/custom/ruralppoupup
- For the Multiplan network:
www.aetna.com/docfind/customer/ruralppomp

Please see the state and county listing on pages 3 and 4. If you would rather have a printed version of the directory, please ask your supporting Human Resources Office for assistance.



How to Choose Between the Plans

The Department of Defense NAF Health Benefits Program wants you to be able to use the doctors and hospitals you know and trust. That's why you have a choice of plans – the Open Choice plan with the Rural PPO network or Traditional Choice. If the physicians or hospitals you currently use are in the Rural PPO network offered in your area, it makes sense to consider enrolling in Open Choice and enjoying PPO advantages of lower cost and greater convenience. Even if your physicians or hospitals are not in the Rural PPO network, you may want to consider changing doctors in order to enjoy the advantages of a PPO plan. Keep in mind that you may need to drive a greater distance to use these rural network providers. Otherwise, you may prefer Traditional Choice. The choice is yours.

Please review the Open Choice and Traditional Choice materials enclosed with this package for more information about the two plans.

Your Rural PPO Program ID Card

When you enroll in the Rural PPO Program, you will receive a new medical plan ID card in the mail. Your new ID Card will display the Multiplan logo. Your Rural PPO ID card lets your doctor know you are entitled to the preferred level of benefits under the plan and the provider will be able to collect the appropriate copay for your office visit or service and file your claim.

Care When Traveling Away From Home

If you enroll in the Rural PPO Program and need non-emergency medical care when you are away from home, please call Member Services to find out if providers in your Rural PPO vendor's network, or an alternative Aetna owned and managed network, are available to you. Your care will be covered at the preferred level of benefits if participating PPO physicians and hospitals are available. Otherwise, the non-preferred level of benefits will apply.

Emergency Care

If you enroll in the Rural PPO Program and have a medical emergency, go to the nearest hospital immediately and get the care you need. Then, call Member Services. Your benefits will be paid at 100% after a \$150 emergency room copay as long as it is a true emergency. If you are admitted to the hospital, you will not be required to pay the \$150 copay. If you use a hospital emergency room and it's not a true emergency, you must pay 50% of the cost.

A true medical emergency is a severe illness or accident that could lead to a serious risk to your health or to death if not treated immediately. Examples include bleeding that will not stop, compound bone fractures, loss of consciousness, stroke and severe chest pains.

Sometimes you need urgent – not emergency – care. A sprain or fever are examples of this situation. You should call your network provider in this case, so your care will be covered at the preferred level.

Choose Carefully

The Department of Defense NAF Health Benefits Program is pleased to offer you this additional plan option. We urge you to weigh your choices carefully and make the right decision for yourself and your family. Once your 2005 enrollment election is made, you will not be permitted to make changes until the next Open Enrollment Season or Plan Selection Period.

If you are currently enrolled in the plan, your coverage will automatically continue. There is no need to re-enroll at this time. However, if you wish to make a change for 2005, please see your supporting Human Resources Office for detailed enrollment instructions.

If you are a new employee, enrolling for the first time, you may elect the Rural PPO Program or the Traditional Choice plan during the first 31 days of eligibility. Please follow the enrollment instructions provided by your supporting Human Resources Office.

Rural PPO Network Areas

Alabama

Barbour
Butler
Crenshaw

Alaska

Crenshaw
Wrangell Petersburg

Arkansas

Ashley
Baxter
Bradley
Columbia
Dallas
Desha
Drew
Fulton
Hempstead
Howard
Izard
Lafayette
Nevada
Newton
Searcy
Sevier
Van Buren

California

Butte
Calaveras
Colusa
Del Norte
Glenn
Humboldt
Imperial
Lassen
Mariposa
Mendocino
Modoc
Mono
Plumas
San Benito
Shasta
Siskiyou
Tehama
Trinity

Colorado

Alamosa
Baca
Chaffee
Cheyenne
Conejos
Crowley
Grand
Huerfano
Kit Carson
La Plata
Las Animas
Moffat
Montezuma
Montrose
Otero
Phillips
Pitkin
Prowers
Rio Blanco
Routt
Sedgwick

Florida

Calhoun
De Soto
Glades
Hardee
Hendry
Highlands
Liberty
Monroe
Wakulla

Georgia

Banks
Crisp
Elbert
Fannin
Gilmer
Habersham
Hart
Lumpkin
Miller
Murray
Rabun
Stephens
Townsend
White
Whitfield

Idaho

Bonner
Clearwater
Idaho
Lemhi
Nez Perce

Illinois

Carroll
Cass
De Kalb
Dewitt
Douglas
Edwards
Hancock
Henderson
Jo Daviess
Lawrence
Menard
Moultrie
Piatt
Pike
Richland
Sangamon
Shelby
Wabash

Kansas

Barber
Doniphan
Mitchell
Nemaha
Norton
Pottawatomie
Rawlins
Sherman
Wabaunsee
Wilson

Kentucky

Bath
Fleming
Knox
Laurel
McCreary
Nicholas
Powell
Rockcastle
Rowan
Whitley
Wolfe

Louisiana

Avoyelles
Concordia
La Salle
Morehouse
Rapides
Tensas
West Carroll

Massachusetts

Dukes
Nantucket

Michigan

Alger
Alpena
Arenac
Baraga
Branch
Charlevoix
Cheboygan
Chippewa
Delta
Dickinson
Emmet
Gogebic
Grand Traverse
Houghton
Iosco
Iron
Keweenaw
Lenawee
Luce
Mackinac
Manistee
Marquette
Mason
Mecosta
Menominee
Missaukee
Montmorency
Ogemaw
Ontonagon
Osceola
Presque Isle
Roscommon
Schoolcraft
Wexford

Minnesota

Cook
Dodge
Faribault
Fillmore
Mahnomen
Wabasha
Waseca
Watonwan
Winona

Mississippi

Choctaw
Issaquena
Jasper
Leake
Neshoba
Pearl River
Smith
Tishomingo
Wilkinson
Winston
Yazoo

Missouri

Andrew
Atchison
Bates
Caldwell
Cape Girardeau
Carter
Cedar
Clark
Daviess
Dekalb
Dent
Dunklin
Gentry
Harrison
Holt
Howell
Johnson
Laclede
Marion
Nodaway
Oregon
Ozark
Pemiscot
Reynolds
Ripley
Schuyler
Shannon
Stoddard
Stone
Taney
Texas
Vernon
Worth

Montana

Broadwater
Gallatin
Lincoln
Sheridan
Valley

Nebraska

Chase
Cherry



Nevada

Eureka
White Pine

New Hampshire

Sullivan

New Mexico

Colfax
Curry
De Baca
Guadalupe
Luna
Mckinley
Mora
Quay
Rio Arriba
Roosevelt
San Miguel
Sierra
Socorro
Taos

New York

Clinton
Essex
Hamilton
Jefferson
Lewis
Montgomery
Otsego
Saint Lawrence
Schoharie

North Carolina

Alleghany
Buncombe
Cherokee
Haywood
Jackson
Macon
Wilkes

North Dakota

Adams
Bowman
Burleigh
Dickey
Emmons
Griggs
Kidder
Lamoure
Logan
Mcintosh
Mclean
Mercer
Morton
Ramsey
Ransom
Walsh
Ward
Williams

Oklahoma

Alfalfa
Cotton
Harmon
Tillman
Woodward

Oregon

Baker
Coos
Klamath
Wallowa

Pennsylvania

Bedford
Cameron
Centre
Clearfield
Crawford
Elk
Forest
Juniata
Mckean
Mifflin
Montour
Potter
Tioga
Union
Venango
Warren

South Carolina

Abbeville
Beaufort
Hampton
Oconee
Saluda

South Dakota

Beadle
Brookings
Brown
Brule
Charles Mix
Codington
Davison
Day
Deuel
Fall River
Gregory
Hughes
Hutchinson
Kingsbury
Lake
McCook
Miner
Moody
Pennington
Perkins
Roberts
Walworth

Tennessee

Benton
Bledsoe
Campbell
Claiborne
Clay
Cumberland
Fentress
Grundy
Hardin
Henry
Hickman
Houston
Humphreys
Marshall
Mcminn
Mcnaury
Overton
Perry
Pickett
Polk
Putnam
Rhea
Scott
Stewart
Wayne

Texas

Burleson
Coryell
Falls
Lampasas
Milam
Reagan

Utah

Emery
Uintah

Vermont

Addison
Caledonia
Chittenden
Franklin
Lamoille
Orange
Orleans
Rutland
Washington
Windsor

Virginia

Accomack
Augusta
Brunswick
Danville City
Frederick
Greene
Greensville
Halifax
Harrisonburg City
Lexington City
Lynchburg City
Madison
Mecklenburg
Northampton
Page
Pittsylvania
Rockingham
Shenandoah
Staunton City
Waynesboro City
Winchester City

West Virginia

Grant
Hampshire
Hardy
Mineral
Morgan
Pendleton
Randolph
Taylor
Webster

Wisconsin

Dane
Langlade

